

Lincoln TermAccel® Level Term

Process overview and client prequalification checklist

Competitive low premiums, streamlined underwriting and more

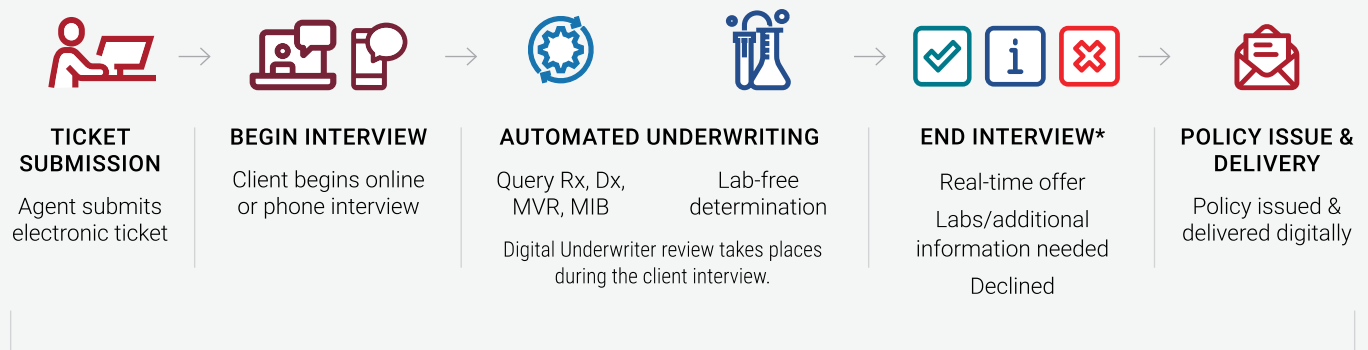
With *Lincoln TermAccel* Level Term, your client can enjoy a term policy with competitive pricing in a fraction of the time.

- **Easy and paperless** electronic ticket process with automated underwriting and quick approval
- **Lab-free opportunity** – consideration for all preferred plus, all preferred and most standard rate classes; the automated rules engine will waive lab work for qualifying clients
- **Real-time offer** will be made for clients approved lab-free
- **No APS requirement** means cases are issued in a fraction of the time
- **Guaranteed premiums** stay the same for the length of the term
- **Conversion guaranteed** to a Lincoln permanent life policy. Ask your representative about available opportunities²
- **Competitive pricing**, especially for clients who are ages 30–60 with coverage amounts of \$250,000 up to \$2.5 million
- **Flexibility** – death benefit reduction option after policy year three, subject to the minimum face amount requirement

Lincoln TermAccel

- Affordable protection for middle-market clients, ages 18–60
- Face amounts from \$100,000 to \$2.5 million
- 10-, 15-, 20- or 30-year terms¹

A quick, convenient underwriting process



INVESTMENT AND INSURANCE PRODUCTS ARE:
• NOT FDIC-INSURED
• NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY
• NOT A DEPOSIT OR OTHER OBLIGATION OF, OR GUARANTEED BY, THE BANK OR ANY OF ITS AFFILIATES
• SUBJECT TO INVESTMENT RISKS, INCLUDING POSSIBLE LOSS OF THE PRINCIPAL AMOUNT INVESTED

* For clients approved lab-free, a real-time offer will be provided to the client, agent and case contact. If labs or other information is needed, or if the case is declined, the agent and case contact will be notified through Lincoln's standard pending case status process. Lincoln must order labs and vitals, if they are required.

Insurance products issued by:
The Lincoln National Life Insurance Company

Determine if your client is a good candidate for *Lincoln TermAccel*[®]

Underwriting decisions are based on the information your clients provide during their application interview. Give your clients a copy of our interview prep worksheet to help ensure they are prepared to answer the questions asked during the interview.

To qualify, your client must be a U.S. citizen or a green card holder.

The impairments listed below are not meant to be all-inclusive. Due to the complexity of individual medical histories, there are conditions, not listed, that could still result in a decline decision. Underwriting makes decisions based on the information provided in the client interview. If you have any questions regarding qualifications based on medical history, contact your Lincoln representative.

- Alzheimer's disease, dementia, or taking medication for memory loss
- Amyotrophic lateral sclerosis (ALS), also known as Lou Gehrig's disease
- Aneurysm
- Cancer history within 10 years, excluding basal cell or squamous cell carcinoma of the skin
- Cardiomyopathy
- Carotid artery disease
- Chronic kidney failure
- Cirrhosis of the liver
- Congestive heart failure
- Coronary artery disease
- Diabetes with a diagnosis prior to age 25
- Dialysis treatment
- Down syndrome
- Height and weight: If body mass index (BMI) is less than 16 or greater than/equal to 44*
- HIV/AIDS
- Huntington's disease
- Implantable defibrillator
- Muscular dystrophy
- Organ transplant recipient
- Oxygen use for any reason
- Parkinson's disease
- Undiagnosed medical condition currently being evaluated
- Untreated severe sleep apnea

*To calculate BMI, visit www.nhlbi.nih.gov/health/educational/lose_wt/BMI/bmicalc.htm.

¹ For the 30-year term duration, issue ages and risk classification are subject to standard product guidelines.

² Convertible prior to the end of the level premium payment period (10, 15, 20 or 30 years) or prior to insured's attained age 70, whichever comes first. Conversions allowed to qualifying Lincoln permanent life policies available at time of conversion.

Not a deposit
Not FDIC-insured
Not insured by any federal government agency
Not guaranteed by any bank or savings association
May go down in value

Ask your Term Consultant how you can make life easier and more affordable for your clients.

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